



Order Filed on July 13, 2017 by
Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Cheryl Johnson and Craig Johnson

Case No.: 12-22574

Chapter: 13

Adv. No.: N/A

Hearing Date: 7/25/2017 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**ORDER TO APPROVE LOAN MODIFICATION WITH OCWEN LOAN SERVICING,
LLC**

The relief set forth on the following pages, numbered three (3) is hereby ORDERED.

DATED: July 13, 2017



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Cheryl Johnson and Craig Johnson

Case No: 12-22574/JNP

Caption of Order: Order to Approve Loan Modification of Debtor with Ocwen Loan Servicing, LLC

Upon consideration of Cheryl Johnson and Craig Johnson's application for an order to approve a loan modification with Ocwen Loan Servicing, LLC, and good cause appearing therefore, it is hereby

ORDERED that the Debtors are permitted to proceed with a loan modification Ocwen Loan Servicing, LLC

IT IS FURTHER ORDERED Communication and/or negotiations between debtors and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against other in any subsequent litigation.

IT IS FURTHER ORDERED that in the event a loan modification is completed and pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to reflect the amount already paid by the Chapter 13 Trustee within thirty (30) days of the completion of the loan modification; and

IT IS FURTHER ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is withdrawn or amended or the Trustee is notified by secured creditor that the modification was not consummated; and

IT IS FURTHER ORDERED that in the event the modification is not consummated; the secured creditor shall notify the Trustee and debtors' attorney of same. Any money that was held by the Trustee pending the completion of the modification shall then be paid to secured creditor; and

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Debtors: Cheryl Johnson and Craig Johnson

Case No: 12-22574/JNP

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IT IS FURTHER ORDERED that in the event the Proof of Claim is withdrawn or amends the arrearage portion the claim to zero (0), the Trustee may disburse funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and

IT IS FURTHER ORDERED that Debtors shall file an Amended Schedule J and Modified Plan within fourteen (14) days of this Order.

IT IS FURTHER ORDERED that Debtors shall provide the Trustee with an executed copy of the Loan Agreement upon completion.

Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Cheryl Johnson
Craig Johnson
DebtorsCase No. 12-22574-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2017.

db/jdb +Cheryl Johnson, Craig Johnson, 12 Downs Street, Clayton, NJ 08312-2160

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 16, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2007-FA2, by First Horizon Home Lo bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

Elizabeth L. Wassall on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-NC3 vbarber@udren.com, ewassall@udren.com

Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC nj_ecf_notices@buckleymadole.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

Jeffrey W. Herrmann on behalf of Creditor TD Bank jwh@njlawfirm.com, ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com

Moshe Rothenberg on behalf of Debtor Cheryl Johnson moshe@mosherothernberg.com, alyson@mosherothernberg.com

Moshe Rothenberg on behalf of Joint Debtor Craig Johnson moshe@mosherothernberg.com, alyson@mosherothernberg.com

Robert J. Malloy on behalf of Creditor South Jersey FCU ecf.rjmalloylaw@gmail.com

Steven K. Eisenberg on behalf of Creditor HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2007-2, by its Attorney in fact, Ocwen Loan Servicing, LLC bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

Steven K. Eisenberg on behalf of Creditor Deutsche Bank National Trust Company, as Trustee under Pooling and Servicing Agreement Dated as of April 1, 2006 Morgan Stanley ABS Capital I Inc. Trust 2006-NC3, by its Attorney in fact, Ocwen Loan S bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 13